

## **Exhibit 2**

# PRIVACY POLICY

**Last Updated: April 8, 2022**

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This Privacy Policy (“Policy”) describes how BAM Trading Services Inc. and its related companies and affiliates (“BAM”) collect, use, and disclose information, and your choices regarding this information.

This Policy applies to <https://www.binance.us> and all websites and mobile apps owned and operated by BAM.

Please read this Policy carefully and contact us with questions at [privacy@binance.us](mailto:privacy@binance.us).

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## Applicability Of This Policy

This Policy applies to our services, which include the services we provide on <https://www.binance.us> or any other websites, pages, features, or content we own or operate (collectively, the “Sites”) or when you use our mobile app, any BAM API or third party applications relying on such an API, and related services (collectively, the “Services”). If you do not agree with the terms of this Policy, do not access or use the Services, Sites, or any other aspect of our business.

## What We Collect

When you interact with our Services, we may collect:

- **Contact And Demographic Information**, such as your date of birth, gender, email address, full name, home and business address, employer, nationality, phone number, photographs, and Social Security number.
- **Identification Information**, such as your driver’s license, federal/state ID card, Tax ID number, or other government-issued ID.
- **Biometric Data**, such as facial recognition and facial geometry data derived from photographs or videos you submit to us during the onboarding process. See the Biometric Data and Retention of Biometric Data sections below for more information specifically as to how we collect and use Biometric Data.
- **Proof Of Address Documents**, including your bank, brokerage, and/or credit card statements, utility bills, mortgage statements, and/or property tax statements.
- **Institutional Information**, such as Employer Identification Number’s (EIN), proof of legal formation (e.g. articles of incorporation/bylaws), and/or personal identification information for beneficial owners.
- **Financial Information**, such as your bank account number, payment card information, transaction history, trading data, and/or tax identification.
- **Transaction Information**, including information about the transactions you make using our Services, such as the name of the recipient, transaction amount, and timestamp.
- **Correspondence**, such as your feedback, quiz, questionnaire and other survey responses, and information you provide to our support teams, including via chat bot.
- **Phone Contacts**. If you wish to refer others to BAM, then you may grant permission in your device settings to give BAM access to your phone contacts.
- **Information We Get From Others**, including information about you from other sources as required or permitted by applicable law, including third parties such as credit bureaus, identity verification services, and public databases. We may combine the information collected from these sources with the information we get from this Site in order to verify your identity, comply with our legal obligations, and ensure our Services are not used fraudulently or for other illicit activities. order to verify your identity, comply with our legal obligations, and ensure our Services are not used fraudulently or for other illicit activities.

## Information From Cookies And Other Tracking Technologies



as well as about our interactions with you. This information may include Internet protocol (IP) addresses, browser type, Internet service provider (ISP), referring/exit pages, operating system, date/time stamp, and clickstream data, and information about your interactions with the communications we send to you. We may combine this automatically collected log information with other information we collect about you. You may choose to set your web browser to refuse cookies, or to alert you when cookies are being sent. If you do so, please note that some parts of our Services may not function properly.

## How We Use Information

We use your information in accordance with your instructions, including any applicable terms in the Terms of Use, and as required by applicable law. We may also use the information we collect for:

- **Providing Services And Features.** We may use the information we collect to provide, personalize, maintain, and improve our products and Services, including as described in the Terms of Use. This includes using information to:
  - operate, maintain, customize, measure, and improve our Services, and manage our business;
  - create and update users' accounts;
  - process transactions;
  - send information including confirmations, notices, invoices, technical notices, updates, security alerts, and support and administrative messages; and
  - to create de-identified or aggregated data.
- **Safety And Security.** We may use your information to help maintain the safety, security, and integrity of our Services, including to:
  - protect, investigate, and deter against fraudulent, unauthorized, or illegal activity;
  - monitor and verify identity or service access, combat spam, malware or security risks;
  - perform internal operations necessary to provide our Services, including to troubleshoot software bugs and operational problems;
  - enforce our agreements with third parties, and address violations of our Terms of Use or agreements for other Services; and
  - comply with applicable security laws and regulations.
- **Customer Support.** We may use information we collect to provide customer support, including to:
  - direct questions to the appropriate customer support person;
  - communicate with you, including via social media channels;
  - investigate and address user concerns; and
  - monitor and improve our customer support responses and processes.
- **Research And Development.** We may use the information we collect for testing, research, analysis, and product development to improve your experience. This helps us to improve and enhance the safety and security of our Services, improve our ability to prevent the use of our Services for illegal or improper purposes, develop new features and products, and facilitate payment solutions in connection with our Services.

- **Legal And Regulatory Compliance.** Many of our Services are subject to laws and regulations requiring us to collect, use, and store your personal information in certain ways. For example, we must identify and verify customers using our Services in order to comply with anti-money laundering laws. We also use third parties to verify your identity by comparing the personal information you provide against third-party databases and public records. When you attempt to link a bank account to your account, we may require you to provide additional information which we may use in collaboration with service providers acting on our behalf to verify your identity or address, and/or to manage risk as required under applicable law. If you do not provide information required by law, we will have to close your account. We may use the information we collect to investigate or address claims or disputes relating to use of our Services, or as otherwise allowed by applicable law, or as requested by regulators, government entities, and official inquiries.
- **Direct Marketing.** We may use the information we collect to market our Services to you. This may include sending you communications about our Services, features, promotions, surveys, news, updates, and events, and managing your participation in these promotions and events. If you do not want us to send you marketing communications, please opt out by selecting “unsubscribe” to any marketing email sent by us or by contacting us at [privacy@binance.us](mailto:privacy@binance.us)

## How We Share And Disclose Information

We may share your information in the following circumstances:

- **With Your Consent.** For example, you may let us share personal information with others for their own marketing uses. Those uses will be subject to their privacy policies.
- **To Comply With Our Legal Obligations.** We may share your information: (A) to comply with laws; (B) to cooperate with government investigations, including when we are compelled to do so by a **subpoena**, court order, or similar legal procedure; (C) to comply with one or more forms of “travel rules” that require our transmitting of your information to another financial institution; (D) when we believe in good faith that the disclosure of personal information is necessary to prevent physical harm or financial loss; (E) to report suspected illegal activity; or (F) to investigate violations of our Terms of Use or any other applicable policies.
- **With Third-Party Identity Verification Services.** We may share your information to help prevent fraud and deny service to persons presenting an unacceptable level of money laundering or terrorism financing risks. This allows BAM to confirm your identity by comparing the information you provide us to public records and other third-party databases. These providers may create derivative data based on your personal information that they can use in connection with provision of identity verification and fraud prevention services. We do not control these providers’ privacy policies.
- **With Service Providers.** We may share your information with service providers who help facilitate business operations such as bill collection, marketing, and technology services. Our contracts require these service providers to only use your information in connection with the services they perform for us.
- **With Financial Institutions.** We may share your information with financial institutions to process payments you have authorized.
- **During A Change To Our Business.** If we engage in a merger, acquisition, bankruptcy, dissolution,

reorganization, sale of some or all of our assets or stock, financing, public offering of securities, acquisition of all or a portion of our business, a similar transaction or proceeding, or steps in contemplation of such activities,

some or all of your information may be shared or transferred, subject to standard confidentiality arrangements.

- **Aggregated Or De-identified Data.** We may share aggregated and/or anonymized data with others for their own uses.

## Access, Correction, And Retention

To view or update your information, log into your account. We store your information throughout the life of your BAM account, and retain your information for a minimum of five years, including after you close your account, to comply with our legal obligations or to resolve disputes.

## Security

We maintain administrative, technical, and physical safeguards designed to protect the personal information we maintain against unauthorized access or disclosure. No system can be completely secure. Therefore, although we take steps to secure your information, we cannot guarantee that your information, searches, or other communication will always remain secure. When registering for our Services, choose a complex password and turn on advance security features, such as two-factor authentication. Never share your account credentials with third-parties and submit a customer service ticket [here](#) if you become aware of unauthorized access to or use of your account. You are responsible for all activity on the account that is associated with your login credentials.

## Age Limitations

We do not allow use of our Services and Sites by anyone younger than 18 years old. If you learn that anyone younger than 18 has unlawfully provided us with personal data, please contact us at [privacy@binance.us](mailto:privacy@binance.us) and we will take steps to delete such information, close any such accounts, and prevent the user from continuing to use our Services.

## Changes To This Policy

If we make any changes, we will change the Last Updated date above. We encourage you to review this Policy to stay informed. If we make material changes, we will provide additional notice, such as via the email specified in your account or through the Services or Sites.

## Chat Bot Disclosure

Our chat bot (“Ada Chat Bot”) is enabled by Ada Support Inc. (“Ada”). The Ada Chat Bot is a set of web-services that enable intelligent services and connections using conversation channels you authorize. As a service provider,

Ada will transmit content you provide to our bot/service in order to enable the service. For more information about Ada's privacy policies please see Ada's privacy policy here: <https://www.ada.cx/privacy>. In addition, your

interactions with this bot/service are also subject to the conversational channel's applicable terms of use, privacy and security policies.

## Online Tracking Opt-Out Guide

Like many companies, we use services provided by Google, Facebook and other companies that use tracking technology. These services rely on tracking technologies – such as cookies and web beacons – to collect directly from your device, information about your browsing activities, your interactions with websites, and the device you are using to connect to the Internet. There are a number of ways to opt out of having your online activity and device data collected through these services, which we summarize below:

- **Blocking Cookies In Your Browser.** Most browsers let you remove or reject cookies, including cookies used for interest-based advertising. To do this, follow the instructions in your browser settings. Many browsers accept cookies by default until you change your settings. For more information about cookies, including how to see what cookies have been set on your device and how to manage and delete them, visit [www.allaboutcookies.org](http://www.allaboutcookies.org).
- **Blocking Advertising ID Use In Your Mobile Settings.** Your mobile device settings may provide functionality to limit use of the advertising ID associated with your mobile device for interest-based advertising purposes.
- **Using Privacy Plug-ins Or Browsers.** You can block our websites from setting cookies used for interest-based ads by using a browser with privacy features, like Brave, or installing browser plugins like Privacy Badger, Ghostery or uBlock Origin, and configuring them to block third-party cookies/trackers.
- **Platform Opt-Outs.** The following advertising partners offer opt-out features that let you opt-out of use of your information for interest-based advertising:
  - Google: <https://adssettings.google.com>
  - Facebook: <https://www.facebook.com/about/ads>
  - Twitter: <https://twitter.com/personalization>
- **Advertising Industry Opt-Out Tools.** You can also use these opt-out options to limit use of your information for interest-based advertising by participating companies:
  - Digital Advertising Alliance: <http://optout.aboutads.info>
  - Network Advertising Initiative: <http://optout.networkadvertising.org/?c=1>

Note that because these opt-out mechanisms are specific to the device or browser on which they are exercised, you will need to opt out on every browser and device that you use.

## Biometric Data

We may collect Biometric Data during the onboarding or account reactivation process. Specifically, we collect, via our third-party service provider of identity verification services, Jumio, Biometric Data from you when you create an account with us and submit photographs and/or videos of your face. These identifiers include facial recognition

data, as well as mathematical representations of your facial geometry. We use and share Biometric Data only as described in this section.

We use Biometric Data to identify and authenticate you, for security purposes. We may share Biometric Data with third-party service providers who assist with our IT, security, and fraud programs, our professional advisors, in a business transfer such as a merger or acquisition, and as required by law or regulation. We do not sell your Biometric Data.

## Retention of Biometric Data

BAM will retain biometric data until the earliest of the following events occurs:

- the identity verification purposes for the collection have been satisfied; or
- three years from the time at which you delete or deactivate your BAM account.

Unless required by a valid warrant or **subpoena** to maintain any specific biometric data for longer than the above retention schedule, we will securely delete biometric data according to this schedule, rendering it no longer available for inspection or access.

## Notice To California Residents

We are required by the California Consumer Privacy Act of 2018 (“CCPA”) to provide this CCPA notice (“CCPA Notice”) to California residents to explain how we collect, use, and share their personal information, and the rights and choices we offer California residents regarding our handling of their personal information.

- **CCPA Scope And Exclusions.** This CCPA Notice, including the description of our Privacy Practices and your Privacy Rights, apply only to California residents whose interactions with us are limited to:
  - visiting our consumer websites or otherwise communicating with us;
  - signing up for email alerts;
  - requesting or purchasing merchandise from us; or
  - applying for our job openings on our websites (however, note that the CCPA limits some of the privacy rights for job applicants).

This CCPA Notice does not apply to the personal information we collect, use, or disclose about:

- consumers who initiate or complete the process of applying for financial products or services. This is because this information is subject to the federal Gramm-Leach-Bliley Act and implementing regulations, or the California Financial Information Privacy Act (for additional information relating to your choices about this information specifically, see our Consumer Privacy Disclosure); or
  - representatives of businesses that seek to obtain our products or services, or to provide products or services to us.
- **Privacy Practices.** Like many companies, we may use third-party cookies for our advertising purposes. If you would like to learn how you may opt out of our (and our third party advertising partners’) use of cookies and other tracking technologies, please review the instructions provided in the Online Tracking Opt-Out Guide.
  - **Privacy Rights.** The CCPA grants individuals the following rights:

- **Information.** You can request information about how we have collected, used and shared your personal information during the past 12 months. For details about the personal information we have collected over the last 12 months, including the categories of sources, please see the What We Collect section above. We collect this information for the business and commercial purposes described in the How We Use Information section above. We share this information with the categories of third parties described in the How We Share And Disclose Information section above.
- **Access.** You can request a copy of the personal information that we maintain about you.
- **Deletion.** You can ask us to delete the personal information that we collected or maintain about you.

Please note that the CCPA limits these rights by, for example, prohibiting us from providing certain sensitive information in response to an access request and limiting the circumstances in which we must comply with a deletion request.

- **How To Submit A Request.** If you would like to submit a request for information, access, or deletion, please contact [privacy@binance.us](mailto:privacy@binance.us).
- **Identity Verification.** The CCPA requires us to verify the identity of the individual submitting a request to access or delete personal information before providing a substantive response to the request. You may only make a verifiable request for access twice within a 12-month period. We will ask you to verify your identity when you submit a request. We cannot respond to your request or provide you with personal information if we cannot verify your identity or authority to make the request and confirm the personal information relates to you. Making a verifiable request does not require you to create an account with us.
- **Authorized Agents.** California residents can empower an “authorized agent” to submit requests on their behalf. We will require the authorized agent to have a written authorization confirming that authority.

Although we do not sell personal information, like most websites, we use cookies and other online tracking technologies on our websites. You may limit our use of online tracking technologies as described in the Online Tracking Opt-Out Guide section above.

## Contact Us

Please contact us if you have any questions about this Policy or if you are seeking to exercise any of your statutory rights. You may contact us at [privacy@binance.us](mailto:privacy@binance.us) or at our mailing address below:

Chief Privacy Officer  
BAM Trading Services Inc.  
One Letterman Drive, Building C Suite C3-800  
San Francisco, California 94129.

## Company

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## **Exhibit 2a**

# Privacy Notice - Binance

Last updated: 10 March 2022

This Privacy Notice describes how Binance collects and processes your personal information through the Binance websites and applications that reference this Privacy Notice. Binance refers to an ecosystem comprising Binance websites (whose domain names include but are not limited to [www.binance.com/en](https://www.binance.com/en)), mobile applications, clients, applets and other applications that are developed to offer Binance Services, and includes independently-operated platforms, websites and clients within the ecosystem (e.g., Binance's Open Platform, Binance Launchpad, Binance Labs, Binance Charity, Binance DEX, Binance X, JEX, and fiat gateways). "Binance Operators" refer to all parties that run Binance, including but not limited to legal persons, unincorporated organizations and teams that provide Binance Services and are responsible for such services. "Binance" as used in this Policy includes Binance Operators.

This Privacy Policy applies to all platforms, websites, and departments of Binance and Binance Operators. By using Binance Services, you are consenting to the collection, storage, processing and transfer of your personal information as described in this Privacy Policy.

Binance Services Holdings Limited, a company registered at 6th Floor, South Bank House, Barrow Street, 4 Dublin, Ireland, is the data controller for personal information collected in connection with provision of Binance services.

## 1. What Personal Information does Binance collect and process? Why does Binance process my personal information ? What are the legal basis for our use of personal information?

What  
personal  
information  
does Binance  
collect and  
process?

Why does Binance process my personal information?

Legal Basis for our use  
of personal  
information (EU and  
UK GDPR)

- email  
address;  
- name;  
- gender;  
- date of  
birth;  
- home  
address;

- Transaction services. We use your personal information to process your orders, and to communicate with you about orders and services;  
- Communicate with you. We use your personal information to communicate with you in relation to Binance Services;  
- We collect and process identity information and Sensitive Personal Data (as detailed in section 1) to

**Performance of a contract** when we provide you with products or services, or communicate with you about them. This includes when we use your personal

What personal information does Binance collect and process?	Why does Binance process my personal information?	Legal Basis for our use of personal information (EU and UK GDPR)
<ul style="list-style-type: none"> <li>- phone number;</li> <li>- nationality;</li> <li>- device ID;</li> <li>- a video recording of you;</li> <li>- transactional information;</li> </ul>	<p>comply with our Know Your Customer (“KYC”) obligations under applicable laws and regulations, and Anti-Money Laundering laws and regulations;</p>	<p>information to take and handle orders, and process payments.</p>
<ul style="list-style-type: none"> <li>- the Internet protocol (IP) address used to connect your computer to the Internet;</li> <li>- login, e-mail address, password and location of your device or computer;</li> </ul>	<p>- Provide, troubleshoot, and improve Binance Services. We use your personal information to provide functionality, analyse performance, fix errors, and improve the usability and effectiveness of Binance Services.</p>	<p><b>Our legitimate interests</b> and the interests of our users when, for example, we detect and prevent fraud and abuse in order to protect the security of our users, ourselves, or others;</p>

What personal information does Binance collect and process?

Why does Binance process my personal information?

Legal Basis for our use of personal information (EU and UK GDPR)

- Binance Services metrics (e.g., the occurrences of technical errors, your interactions with service features and content, and your settings preferences);  
- version and time zone settings;

- transaction history;  
- Information from other sources: we may receive information about you

Fraud prevention and credit risks. We process personal information to prevent and detect fraud and abuse in order to protect the security of our users, Binance Services and others. We may also use scoring methods to assess and manage credit risks.

What personal information does Binance collect and process?

Why does Binance process my personal information?

Legal Basis for our use of personal information (EU and UK GDPR)

from other sources such as credit history information from credit bureaus;

- Information about your behavior: we may process information about you on your behavior and your activity for marketing and advertising purposes.

- Improve our services. We process personal information to improve our services and for you to have a better user experience;  
- Recommendations and personalisation. We use your personal information to recommend features and services that might be of interest to you, identify your preferences, and personalise your experience with Binance Services;

**Our legitimate interest** to improve our services;  
**Your consent** when we ask for your consent to process your personal information for a specific purpose that we communicate to you. When you consent to processing your personal information for a specified purpose, you may withdraw your consent at any time and we will stop processing

What  
personal  
information  
does Binance  
collect and  
process?

Why does Binance process my personal information?

Legal Basis for our use  
of personal  
information (EU and  
UK GDPR)

your data for that  
purpose.

## 2. Can Children Use Binance Services?

Binance does not allow anyone under the age of 18 to use Binance Services.

## 3. What About Cookies and Other Identifiers?

We use cookies and similar tools to enhance your user experience, provide our services, and understand how customers use our services so we can make improvements. The cookie banner on your browser will tell you how to accept or refuse cookies.

## 4. Does Binance Share My Personal Information?

Information about our users is an important part of our business and we are not in the business of selling our users' personal information to others. Binance shares users' personal information only as described below and with the subsidiaries or affiliates of Binance that are either subject to this Privacy Notice or follow practices at least as protective as those described in this Privacy Notice.

Third party service providers: We employ other companies and individuals to perform functions on our behalf. Examples include analysing data, providing marketing assistance, processing payments, transmitting content, and assessing and managing credit risk. These third-party service providers only have access to personal information needed to perform their functions, but may not use it for other purposes. Further, they must process the personal information in accordance with our contractual agreements and only as permitted by applicable data protection laws.

Business transfers: As we continue to develop our business, we might sell or buy other businesses or services. In such transactions, user information generally is one of the transferred business assets but remains subject to the promises made in any pre-existing Privacy Notice (unless, of course, the user consents otherwise). Also, in the unlikely event that Binance or substantially all of its assets are acquired, user information will be one of the transferred assets.

Protection of Binance and others: We release account and other personal information when we believe release is appropriate to comply with the law or with our regulatory obligations; enforce or apply our Terms of Use and other agreements; or protect the rights, property or safety of Binance,

our users or others. This includes exchanging information with other companies and organisations for fraud protection and credit risk reduction.

## 5. International transfers of personal data

Binance may transfer your data outside of the European Economic Area ("EEA"). Binance puts in place suitable technical, organizational and contractual safeguards (including Standard Contractual Clauses), to ensure that such transfer is carried out in compliance with applicable data protection rules, except where the country to which the data is transferred has already been determined by the European Commission to provide an adequate level of protection.

## 6. How Secure is My Information?

We design our systems with your security and privacy in mind. We work to protect the security of your personal information during transmission by using encryption protocols and software. We maintain physical, electronic and procedural safeguards in connection with the collection, storage and disclosure of your personal information. Our security procedures mean that we may ask you to verify your identity to protect you against unauthorised access to your account password. We recommend using a unique password for your Binance account that is not utilized for other online accounts and to sign off when you finish using a shared computer.

## 7. What About Advertising?

In order for us to provide you the best user experience, we may share your personal information with our marketing partners for the purposes of targeting, modeling, and/or analytics as well as marketing and advertising. You may opt-out of sharing personal information with our marketing partners, unless we have a legitimate interest to do so.

## 8. What Information Can I Access?

You can access your information, including your name, address, payment options, profile information, and transaction history in the "Your Account" section of the website.

## 9. What Rights Do I Have?

If you have any questions or objection as to how we collect and process your personal information, please contact [dpo@binance.com](mailto:dpo@binance.com).

When you consent to our processing your personal information for a specified purpose, you may withdraw your consent at any time.

In addition, **subject to applicable law**, you have the right to request access to, correct, and delete your personal data, and to ask for data portability. You may also object to our processing of your personal data or ask that we restrict the processing of your personal data in certain instances, by contacting [dpo@binance.com](mailto:dpo@binance.com).

1. **Right to access:** you have the right to obtain confirmation that your Data are processed and to obtain a copy of it as well as certain information related to its processing;
2. **Right to rectify:** you can request the rectification of your Data which are inaccurate, and also add to it. You can also change your personal information in your Account at any time
3. **Right to delete:** you can, in some cases, have your Data deleted;
4. **Right to object:** you can object, for reasons relating to your particular situation, to the processing of your Data. For instance, you have the right to object to commercial prospecting;

5. **Right to limit the processing:** in certain circumstances, you have the right to limit the processing of your Data;
6. **Right to portability:** in some cases, you can ask to receive your Data which you have provided to us in a structured, commonly used and machine-readable format, or, when this is possible, that we communicate your Data on your behalf directly to another data controller;
7. **Right to withdraw your consent:** for processing requiring your consent, you have the right to withdraw your consent at any time. Exercising this right does not affect the lawfulness of the processing based on the consent given before the withdrawal of the latter;
8. **Right to define the instructions relating to the use of your personal data post mortem:** you have the right to define instructions relating to the retention, deletion and communication of your Data after your death;
9. **Right to lodge complaint to the relevant data protection authority.**

## **10. How Long Does Binance Keep My Personal Information?**

We keep your personal information to enable your continued use of Binance Services, for as long as it is required in order to fulfil the relevant purposes described in this Privacy Notice, and as may be required by law such as for tax and accounting purposes, compliance with Anti-Money Laundering laws, or as otherwise communicated to you.

## **11. Contact Information**

Our data protection officer can be contacted at [dpo@binance.com](mailto:dpo@binance.com), and will work to address any questions or issues that you have with respect to the collection and processing of your personal information.

## **12. Conditions of Use, Notices and Revisions**

If you choose to use Binance Services, your use and any dispute over privacy is subject to this Notice and our Terms of Use. If you have any concerns about privacy at Binance, please contact us with a thorough description, and we will try to resolve it. You also have the right to contact your local Data Protection Authority.

Our business changes constantly, and our Privacy Notice will change also. You should check our websites frequently to see recent changes. If you do not agree with the revised content, you shall stop accessing Binance immediately. When an updated version of the Privacy Policy is released, your continued access to Binance means that you agree to the updated content and agree to abide by the updated Privacy Notice. Unless stated otherwise, our current Privacy Notice applies to all information that we have about you and your account.

